

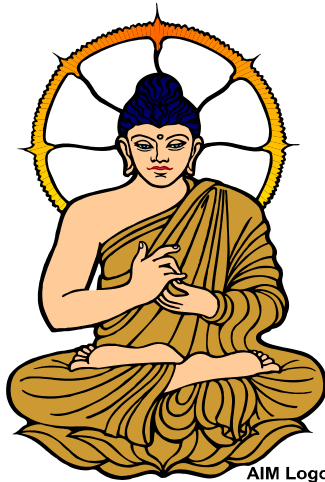
Money Makes the World Go Round



by
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Association for Insight Meditation

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Money Makes the World Go Round

Money is the driving force that makes the world go round at an ever increasing pace. It motivates much of human activity such as geological exploration, scientific research, technological advances, and politics. Money itself, of course, is not evil, but the love of money is called the root of all evil. What this really means is that greed, or desire is the root of all evil. The Buddha taught that craving is the cause of suffering.

For lay people, money is necessary. They must earn money to fulfil their needs and responsibilities. If they use money wisely, it will enable them to live a happy and blameless life, and it will not do them any harm. All too often, however, money takes over people's lives, and they become obsessed with acquiring it by any means, fair or foul. What people love about money, of course, is the power that it gives them to enjoy sensual pleasures. This is why the Buddha prohibited his ordained disciples from using it. The story illustrating the laying down of the rule shows how the first monk to accept money was overwhelmed by greed. When a certain monk was invited for alms to a house, the donor was unable to buy any meat to offer to him. The monk, overwhelmed by greed for meat, said, "Never mind, give me the money, and I will find meat myself." So the Buddha made the rule prohibiting the acceptance of money.

Before the rule was made, every monk knew that money was not suitable for one gone forth. The monk in the story also knew, but he could not control his greed. The rule was made to help unmindful monks restrain their desires.

How often have you looked through a sales catalogue just for idle enjoyment? How often does greed arise? Is it really a harmless activity? Our needs can be satisfied easily, but our greed is insatiable. If we win the lottery, mayhem will break loose for sure.

When I was last in Burma I noticed that a monk had bought some lottery tickets. I said to him, "The chances of winning the

lottery are really very low. The organisers of the lottery are the only ones sure to make a profit. Giving charity is better than buying lottery tickets. That way you will definitely get a huge profit in the next life — at least one thousand times what you give.” He laughed, and admitted that I was right, but said that practising charity was difficult.

A monk will not have much to give away in charity if he observes the Vinaya rules strictly. He is only permitted to store an extra robe or bowl for ten days. He can keep honey or other medicine for seven days, and food only from dawn until noon on the same day. A monk should not give gifts to lay people to earn their affection, what he must give to others is the gift of Dhamma. He should inspire others to practise the Dhamma by being contented and easily supportable, with few wishes, and little attachment to material things. Even if he has many things, if he has little attachment to them it is good. Though he has few things, if he has much attachment to them it is bad.

Once, the Bodhisatta was the king of Gandhāra, but abandoned his kingdom to become a recluse. His friend, the king of Videha, inspired by his example, renounced his kingdom too, to practise the Dhamma with his friend. They survived on just wild fruits and roots, but after some time became malnourished due to lack of salt. Going to a nearby village for alms they received rice and salt. The next day they had no salt for their meal again, so the Videha monk offered some salt to the Gandhāra monk. The Gandhāra monk asked, “Where did you get this salt?” His friend replied that he had kept it from the previous day. Then the Bodhisatta, admonished his friend, “You renounced an entire kingdom, but you cannot renounce this worthless salt.” The Videha monk retorted, “You renounced an entire kingdom and all your followers, but now you think that you should admonish me.” However, the Gandhāra monk was able to persuade his friend that what he said was right. They continued to practise the holy life in harmony, gaining the *jhānas* and rebirth in the Brahmā realm.

Even when he was still unenlightened and practising a Dhamma that does not lead to the end of suffering, the Bodhisatta was that scrupulous. Nowadays, many monks buy food, store it up, cook it themselves, and some even eat at the wrong time, yet they still do not see their fault. If one reminds them of their offences, they are likely to retort much more than the Videha monk did. They will be angry if you insist that they are wrong. The only way to get on with them is to keep quiet and let them do as they wish. They are dead monks according to the Buddha's teaching.

Buddhist monks are also not permitted to store salt to use with meals, though they are permitted to keep it for medicinal use. One hundred years after the Buddha passed away, the Vajji monks began to store up salt for use with meals the next day. The virtuous and learned monks ruled that this was not allowable, as it contravenes the rule regarding storing food. The Vajji monks also accepted money by putting a bowl in the midst of the Saṅgha and asking lay people to donate money for the Saṅgha's needs.

Whether it is for his own needs or for the Saṅgha's needs, a monk should not accept money. People can, however, donate money to a Trust run by lay people to support a Vihāra, or for other Buddhist activities such as building pagodas or publishing Dhamma books. If they want to provide requisites for a monk, lay people can give some money to a temple attendant or a lay follower. Then they can invite the monk to ask for whatever he needs. In this way a monk can consent to what is allowable, but in no way can he consent to money being deposited for his own use.

Some monks say that a credit card or cheque account is allowable, but with careful reflection this is clearly no different to using money. Since a monk can buy whatever he wants, his greed will be unrestrained. If he has to ask a lay person to get whatever he needs, this will put some limits on greed. A lay steward who helps a bhikkhu in this way is called a

'kappiya' — one who makes things allowable, or a *'veyyāvaccakaro'* — one who does service for others. If a monk asks his *kappiya* for something, but the *kappiya* does not provide it, the monk has no argument with the *kappiya*. If nothing is forthcoming after making reasonable efforts, the monk should inform the donor about it. The donor can then ask the *kappiya* what he has done with the money.

There are many kinds of donation. Most are meritorious, but not all. Some give little merit, while others give a great deal. A wise Buddhist should know how to discriminate, and when not to. Even wealthy people don't have money to throw away; those who are less well off will want to maximize the benefit of every gift they make. I will list and explain some of the many kinds of donation following 'The Manual of Donation' (*Dānādi Dīpanī*) written by the late Venerable Ledi Sayādaw of Burma (1846-1923), a famous meditation master and dynamic teacher.

Two Kinds of Donation

Donation is of two kinds as inferior and superior. One should, of course, always try to perform the superior donation, though the inferior donation is usually very beneficial too.

1. *Donation of material things and donation of knowledge.* If one donates food, it alleviates suffering for only one day. However, if one can teach someone how to earn a living, they can benefit for the rest of their lives. So donation of knowledge is superior.
2. *Donation with due respect, and donation without due respect.* Donation with due respect is best.
3. *Donation to inferior persons, and donation to superior ones.*

When giving to beggars, people tend to look down on them. Though they live on the charity of others, Buddhist monks are not beggars in the usual sense. In fact, a monk is not permitted to beg from others. On his almsround he can stand and wait in the hope that someone will want to give him something. However, he must not ask directly, nor hint, nor cajole. He

certainly must not intimidate others into giving. So giving alms to a monk should be done respectfully. By his noble practice of living on alms the monk confers many blessings on the donor. A donor can make much merit by revering the Buddha and the Saṅgha, who the monk represents, even if the monk does not practise very well.

4. *Donation in person and donation through another.* Donation in person is superior, so donors should try to give almsfood personally.

Dawn is very early in the summer months — one can offer food to monks even before six o'clock in the morning — so anyone can offer almsfood before going to work. One can offer breakfast as well as the midday meal. In Burma and Thailand, donors offer alms at dawn, which is about five o'clock.

5. *Donation of non-durable things, and donation of durable things.* Donation of durable things is superior. The best is donation of a dwelling place.

By making a commitment to offer almsfood regularly, or by making an open invitation to donate whenever asked, one makes the durable kind of donation. This gives blissful results repeatedly or continuously instead of only occasionally.

6. *Donation with accessories and donation without them.* Donation with accessories is superior.

7. *Occasional donation and constant donation.* Some people give only on special occasions; others do so habitually. Habitual or constant donation is superior.

8. *Instigated donation and spontaneous donation.* Spontaneous donation is superior and gives quicker results.

One should be ready to give without being asked. Those who urge others to do good deeds or to give alms are displeasing to selfish people, but their encouragement helps good people to get great benefit.

9. *Donation with knowledge and donation without it.* Donation with knowledge of the beneficial effects of giving is superior.

A Buddhist should have a wide knowledge of the Dhamma. Before, during, and after giving alms one should reflect on the benefits of giving, and make a firm aspiration to attain nibbāna or insight knowledge.

10. *Mundane donation and supramundane donation.* This is very important. If one gives alms wishing for mundane benefits such as wealth or heavenly rebirth one will get what one wants, but these benefits are far inferior to nibbāna. If one is born into a wealthy family or in celestial realms, greed and attachment are liable to increase.

The Buddha's teaching is now in its final stage of decline, so we should take every opportunity to gain supramundane benefits. Whenever you give alms, therefore, you should wish, "*Idaṃ me dānaṃ nibbānassa paccayo hotu* — may this donation be a condition to realise nibbāna." In simple terms one should give charity to overcome selfishness and attachment to material things, and to cultivate reverence and generosity. If one allows one's wishes to deviate to material prosperity in the future, then *samsāra* will not get any shorter.

11. *Righteous donation and unrighteous donation.* Giving suitable things is righteous donation (*dhamma dāna*), and always gives a good result, no matter how insignificant. Giving unsuitable things is unrighteous giving (*adhamma dāna*), and always gives bad results. It is not a meritorious deed at all, but demeritorious.

How can giving be demeritorious? Clearly, giving drugs like heroin or ecstasy to others is not a meritorious deed. Neither is giving weapons, poisons, animals for slaughter, sexual favours, bribes, or intoxicating drinks. These are all demeritorious deeds because they corrupt the morality of others. Though sharing one's beer, cigarettes, or whisky with others might be considered unselfish, in fact it corrupts others besides oneself. Giving bribes is also corrupt and dishonest. Wanting what one is not entitled to, one makes promises or gives bribes for one's own selfish reasons.

Giving money to monks also comes under the category of *adhammadāna*. Though most monks accept money nowadays, this practice is corrupt as it violates the law laid down by the Buddha for his disciples. Obviously the monk makes demerit because he breaks his training precept. However, the donor also makes much demerit.

If you consider how a scrupulous monk feels when invited to break his precepts, the truth of the matter will become clear. Though some monks may be pleased at being offered money since they can then indulge their greed, a virtuous monk will be offended. If he receives money not realising what it is, that is still an offence. Such money must be forfeited to the Saṅgha (at least four monks). They must then appoint a trustworthy monk to throw it away. So any donations of money to monks are a total waste, and only cause trouble.

No Buddhist would offer alcohol or pornography to a monk, so why do they offer money? It is only because many shameless monks condone this corrupt practice to follow their desires. If lay people want to make merit, they can offer allowable things, and help the monks to promote Buddhism by providing transport, books, and so forth.

Most lay people are addicted to sensual pleasures. That is why they remain as lay people and do not become monks and nuns, though this may be their last chance to join the Buddhist Saṅgha for the rest of the aeon. If they encourage monks to indulge in sensual pleasures to justify their own attachment, they will make a lot of demerit. Most monks are also still attached to sensual pleasures — they do not need any encouragement from lay people.

Some people donate cigarettes, chewing tobacco, or betel to monks. These are not medicinal requisites, but harmful and addictive drugs. They should also not be given to monks even if they ask for them.

When lay people offer almsfood they often urge the monks, “Bhante, please try this, it’s delicious. Please have some more of

this. Do you like this? What is your favourite food?" All such talk is urging the monks to indulge in sensual pleasures. Can the donors make more merit if the monks eat more food? Will they make less merit if the monk is abstemious and eats mindfully? Will the monks be able to contemplate mindfully, "Wisely reflecting, I use this food not for pleasure, not for beautification, not for fattening, but only for the maintenance of the body, to appease hunger and support the holy life?" Therefore, when offering food to monks, lay people should think only about health and nutrition, and not about pandering to the palate. They can offer whatever kind of food they like, or they can ask a monk what kind of food is most suitable for his health. A monk should eat what is good for his health. He should not flatter the donor by praising the food, or by eating it greedily.

In short, whatever offering corrupts the morality of the recipient is unrighteous giving. In giving books, films, music, or other entertainments, one should consider, "Does this lead towards the end of suffering or not?" If it stimulates lust, anger, delusion, or other defilements, it should not be given. Some films and books are beneficial, helping to open people's hearts to the truth of suffering, but novels and films that do this are rare. I cannot recall listening to any music that led to anything other than attachment, though some song lyrics might have provoked some philosophical thought. If one wants to enjoy music, it is best to know that one is simply indulging in sensual pleasures. If one disguises such enjoyment as religious devotion, how will one ever understand about attachment?

Even when giving religious discourses, one should not strive to make it pleasing to the ear, otherwise the listeners may focus on the sound and miss the meaning. Skilful orators can manipulate the audience to believe anything. Lay people should be wary of monks who are intent on fund-raising. When teaching the Dhamma, if a monk thinks, "If I teach well, I will receive many donations," then his teaching of Dhamma becomes corrupt. He should only think, "If I teach well, the people will practise

the Dhamma properly and gain immeasurable happiness.” Then the Dhamma is well taught, and not corrupted by evil wishes.

12. *Intended donation and diverted donation.* If a donation is intended for one party, but is diverted to another it will give good results, but these may be marred by defects. Having promised to donate to one person, one should ask them before giving it to another.

13. *Donation of material things and donation of freedom from fear.* The latter is superior.

By undertaking the first precept, one gives freedom from fear to all beings. Loving-kindness is very beneficial. If you have nothing to give, say a few kind words at least.

A certain monk went for alms in a village, but though he waited by a certain house every day he received nothing. One day, the householder spoke to him, “Venerable sir, please pass on, we have nothing to give.” The monk thanked the man for his kindness and went on his way. The householder then gained faith in the Dhamma by seeing how contented and detached the monk was.

14. *Donation of one’s own body and donation of external things.*

Giving one’s own body is superior.

Even to donate one’s own blood is difficult. I have to confess I have never done it, since the sight of blood makes me dizzy. I carry a donor card, so anyone can have my organs when I have finished with them, but this can hardly be called generous, let alone superior giving. Those who donate bone-marrow or a kidney to others, give what is very hard to give. To give one’s life trying to save others is the noblest kind of gift.

15. *Donation of excellent things and donation of leftovers.* The former is obviously superior, but the latter can also be very effective if the recipient is satisfied with remnants. One should give such things respectfully if they are wanted by others.

16. *Donation of superior things and donation of inferior things.* The former is best. Noble-minded donors give better things than they use themselves. However, even giving inferior things can bring good results if done respectfully.

Three Kinds of Donation

1. *Donation longing for praise and fame is inferior; donation hoping for wealth or celestial realms is medium; donation aspiring to nibbāna is superior.*
2. *The 'slave donation' regarding others as beneath oneself is inferior; the 'friend donation' regarding others as equal is medium; the 'master donation' regarding others as above oneself is superior.*
3. *The donation done out of fear of blame is inferior; the donation done out of pride is medium; the donation done out of faith in Dhamma is superior.*

To acquire knowledge of the Dhamma and right understanding is therefore vital. Those who give just to gain praise or to keep up appearances are missing out on the joy that comes from pure-hearted giving.

Four Kinds of Donation

1. *Donation of the four requisites: almsfood, robes, medicine, and dwellings. Of these, donation of a dwelling is superior.*
2. *Donation purified by neither the recipient nor the donor: that purified only by the recipient; that purified only by the donor; that purified by both. The last is superior; the first brings little benefit. The second and third can both bring immense benefits. The last brings immeasurable benefits.*

If one knows that the recipient is immoral in some respects one should overlook those faults when giving to them, paying attention only to their good qualities. If they have no good qualities at all, one should focus on the good qualities of giving itself.

Fourteen Kinds of Donation to Individuals

1. *Donation to an animal gives results in one hundred existences.*
2. *Donation to an immoral human being gives results in a thousand existences.*

3. *Donation to an observer of the five precepts* gives results for one hundred thousand existences.
4. *Donation to a non-Buddhist attainer of jhāna* gives results for one billion existences.
5. *Donation to those striving for stream-winning* gives results for aeons.
6. *Donation to a stream-winner* gives an immeasurable result.
7. *Donation to one striving for once-returning* gives a greater result still.
8. *Donation to a once-returner* gives a hundred times the result of gifts to a stream-winner.
9. *Donation to one striving for non-returning* gives a greater result still.
10. *Donation to a non-returner* gives a hundred times the result of gifts to a once-returner.
11. *Donation to one striving for Arahantship* gives a greater result still.
12. *Donation to an Arahant* gives a hundred times the result of gifts to a non-returner.
13. *Donation to a Solitary Buddha* gives a hundred times the result of gifts to an Arahant.
14. *Donation to an Omniscient Buddha* gives a hundred times the result of gifts to a Solitary Buddha.

No distinction here is made between monks and lay people. Spiritual development is the distinguishing factor. So one seeking merit should give to anyone who practises meditation seriously. If one undertakes an intensive course in *vipassanā* oneself and gains insight knowledge, one will come to know the real Dhamma. Then one will understand who is practising the Dhamma properly, and who is not.

However, donation alone does not lead to nibbāna. It cannot, unless it is accompanied by morality and wisdom. Without wisdom, it is only a supporting condition for happiness and prosperity in the infinite round of *saṃsāra*. If one donates frequently, but does not observe the five precepts, one will still

suffer the consequences of evil deeds. So one must observe the five precepts to ensure the best results from charity.

Best of all is to donate aspiring for nibbāna. Before, during, and after giving charity, one can reflect on it as a blameless action, giving happiness to everyone both now and in the future. From non-remorse the mind becomes joyful; the joyful mind is easily concentrated; and the concentrated mind can see things as they really are, leading to insight and the eventual realisation of nibbāna.

Donation is like filling a car with petrol to go on a journey. If you do not know how to drive, or which way to go; or you do know, but the engine is not working; or you decide to stay at home, then you won't arrive anywhere, however much petrol you put into the car. The car also needs five good wheels: which means the five precepts. Most important is a good steering wheel, without which one cannot drive safely. A good steering wheel means total abstention from intoxicating drinks and drugs, which cause heedlessness. Pious Buddhists are strict teetotallers.

To arrive at nibbāna, we need everything: charity, morality, determination, knowledge, confidence, effort, mindfulness, concentration, wisdom, and other good qualities. We must cultivate these virtues whenever we can, and use them to gain insight knowledge leading to the path, its fruition, and nibbāna.